

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Examiner: Monfeldt, Sarah M

Inventor: Christopher B. Davies et al.

Art Unit: 3692

Title: Mobile Payments System

Attorney
Docket No.: IPU 1954-004

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RESPONSE TO OFFICE ACTION

This paper is responsive to the Examiner's Office Action, mailed on 16 March 2011, making non-final rejections of the claims. Applicant respectfully requests that the Examiner consider the following remarks prior to further examination of the present application.

- **LISTING OF THE CLAIMS** begins on page 2 of this Response.
- **REMARKS** begin on page 10 of this Response.

A three month extension fee (small entity) is due and paid herewith. Please charge any deficiency to Deposit Acct 19-4076.